

ried about all of these other social problems we've got. And I think it's also a sense they have that Government's not yet working for them.

And all that is right. There's nothing wrong about that. And I think that all people who are in, if they want to stay in, are going to have to work together until we produce economic results, a country that's coming together instead of coming apart, and political reform. But that's why I will say again, it's certainly not a message to run and hide from the tough issues; that is not what it is. And that's why I think, again, I think NAFTA is symbolic of the kinds of things that people ought to be doing across party lines, because it will create economic opportunity. And that will lower voter anxiety. When people won't have to worry about whether the economy is growing or not, they'll be much more secure, and we'll be able to deal with a whole lot of these other issues that we've got. That's why I think this is a very important, symbolic issue.

#### NAFTA

Q. Do you have the votes?

*The President.* Do we have the votes? We don't have them today, but we're getting there. Really, I think all of these people would admit, thanks to all of them, we're making rapid progress. And we had a real movement in the last 10 days or so, and I think you'll see more and more progress in the next few days.

Q. Are you going to win?

*The President.* Yes. We're going to win it.

Q. Are you cutting too many deals? The big sugar deal, is this just—

*The President.* No.

Q. Isn't that protectionist, the sugar concessions for the Louisiana Members?

*The President.* I think the Ambassador is going to have a—you're going to have a press conference this afternoon to talk about that, aren't you?

*Ambassador Kantor.* Yes.

*The President.* We haven't done anything that's not consistent with what we said we'd try to do from the beginning on this agreement. And Mickey's going to talk about it today.

NOTE: The President spoke at 10:25 a.m. in the Oval Office at the White House.

## Remarks to the Community in Ambridge, Pennsylvania November 3, 1993

Thank you very much. It is wonderful to be back in Pennsylvania, wonderful to be here in western Pennsylvania with so many of my friends and so many of the people who helped to make one year ago today, the day that I was elected President, a wonderful day for me. I thank you for that.

I thank Congressman Klink for coming here today and hosting us here today in his district. He's done a terrific job being your advocate. He has, on occasion, chewed my ear off about the interests of the people in this area, and I know you can be proud of him for what he has done. I thank Senator Specter for coming here today and for being willing to work across party lines to solve this problem that has affected him and every other American and every other American family. I thank my good friend, Senator Wofford—I want to say a little more about him in a moment—for coming here and

for nourishing this issue long before it was popular. I want to thank you, Mayor Panek, for having us here today. And I thank Congressman Murphy for coming up with us. And I thank my friends from Allegheny County: Commissioner Tom Forrester and the outgoing Mayor of Pittsburgh who's serving the end of her term, Mayor Sophie Masloff. We're glad to see you, Sophie. [Applause] Thank you.

I want to thank your superintendent, Dr. DePaul, and your principal, David Perry, for having us here. And let me say, as an old band boy, I congratulate the band on your achievement, and I wish you well.

I wanted to come here to Pennsylvania today to put this book in the library here in your wonderful hometown, in that beautiful library, to symbolize the placement of the health care plan in 1,600 Federal depository libraries all across America today and in hundreds of others

who will ask for and receive copies of the book. Soon it will not only be in your libraries but it will be on your bookstands. I ask every one of you to get this book and read it.

It deals with a system that is central to our personal health, our family's health, our community's health, and the economic strength and well-being of our Nation. For that reason alone it may contain the most important information of any book you could read this year. What we want the American people to do, as has already been said, is to read this book, to get familiar with the dynamics of the problem: Why is it that our health care system costs more than any other nation's, about 40 percent more of our income, and still is the only major health care system in the world that doesn't provide health insurance to everyone? Why is it that it's so expensive and yet 100,000 Americans a month lose their health insurance permanently? Why is it that it's so costly and yet we still don't have the primary and preventive services that help to keep people well? What could we do to provide coverage to people with long-term diseases or people with disabilities who could be more independent, who could make more of a contribution to our national life if only they could get better health insurance themselves?

Some of the American citizens who deal with their disabilities every year are in this audience today. I thank them for their courage in coming here. And I say to you, you and your families will be among those most advanced by this effort, but so will we all be helped. There are untold numbers of people on public assistance today who would not be there if only they had access to preventive, primary, and comprehensive health care. You should ask and answer these questions.

Two years ago when Pennsylvania elected Harris Wofford in a stunning upset on the health care issue, you fired a shot heard 'round America. You said something to the people making public policy that had not been heard before. You said, "I know this is a complicated problem. I know there are lot of interests on all sides. I know this gives people a headache. I know there's always something you can say to object to any reform. But I still expect you to deal with it because it is eating the heart out of America. There is too much insecurity. There is too much cost. There is too little health care. Do something to make it better." And we got the message.

One year ago when I crossed this country, I had already spent over 2 years as a Governor trying to come to grips with a health care system that was threatening to bankrupt the State governments of the country with higher and higher costs for Medicaid programs for the poor, both elderly and nonelderly; with working people in my State who worked hard and played by the rules and wondered why they were working because their children didn't have health insurance; with elderly people who were not quite poor enough to be on Medicaid, so every month they were making a decision about whether to buy food or the medicine they needed to stay out of the hospital and save the rest of us even more money, as well as keeping themselves healthier; and on and on and on.

Hillary and I have personal friends, friends from our childhood, who have told us the most heart-wrenching stories. A friend of ours who runs a small business and has only four employees because he had one employee with one child who had Down syndrome. And because this young man couldn't change his job and because that family couldn't be let go, their premiums went up so much in that small business that they had to go to a \$2,500 deductible for the families, which as many of you know, depending on what your income is, is like not having any insurance at all. And many people are on even higher ones.

I say that to make this point. This book is a specific, detailed reflection of years of common effort, months of effort in which thousands of people were involved: doctors, nurses, other health care providers, consumers, business people—small, medium, and large—people in the insurance industry, people in all aspects of health care. And it attempts to do something no one has yet done, except for this product, which is to say here is specifically how we would propose to change it.

And when those come forward—who should come forward—who disagree with us, I ask only that they be held to the same standard. Where is their book? What are their answers? Who pays for theirs? Where are the costs in theirs? What is their answer? Hold them to the same standard.

The bottom line, my fellow Americans, is this: We have to create a system of comprehensive benefits that are always there that can never be taken away. You know here in this river

valley as well as any group of Americans—look back over the last 20 years—you know we are living in a churning economy that sometimes helps us and sometimes hurts us. You know how few guarantees there are in life anymore. You know how many people have been hurt by the insecurity and the uncertainties of the sweeping global economic changes that we have. We have to be able to say to the American people, if you're willing to work hard and play by the rules, if you're a good taxpaying citizen, if you're poor and you have children, no matter what happens to you, you will always have basic health care. And we know we can do it, because every other country besides us has already done it.

We can do it. We're tired of making excuses for why we spend 10 cents on the dollar more on paperwork, regulation, and insurance premiums than any country in the world and we can't figure out how to get health care to real people. We are tired of making excuses, and we are ready to solve the problem.

When I look at all these young people here and I think about what their future is going to hold and I realize we are so close to the 21st century and you see the kids on either side of all of us adults who are sitting in the middle—although there are some young people in the middle, too; young is defined by whoever is a day younger than you are—[laughter]—I think about what I know in my heart are the challenges of this country. We basically have three huge challenges as we move toward the 21st century. One is economic stagnation. We're not creating enough jobs, and too many people are working harder without ever getting a raise. Right? [Applause] Two is, we are not dealing with the social problems we have. We are coming apart when we ought to be coming together. We have seen communities and families under stress. There are too many children who are subject to violence on our streets and in our schools. We have too many human problems that are not being faced. And the third problem is that the political system has too much talk and too little action on the real problems. It is too dominated by vested interest and fears.

Now, in our way we have tried to address all these things in the last 10 months since I have been your President. The budget plan we adopted brought interest rates to their lowest point and mortgages to their lowest point in 25 years. And we now have more private sector

jobs which have come into America in the last 10 months than in the previous 4 years. Is it enough? Of course not, but it's a darned good beginning. We're moving in the right direction.

The second thing—and we talked about this on the plane coming up here—to try to put the American family back together. We have passed the family leave law so you can get some time off without losing your job with a sick child or a sick parent. On April 15th this year, when taxes are due, over 15 million American working families will get a tax break because they have children and because they are working hard and they're still below the Federal poverty line. They will be lifted above it. It's the biggest incentive to get off welfare we've ever had, to reward the working people who make modest incomes and have children.

To all the students, I say this Congress lowered the cost of college loans, made the terms of repayment easier, and will give thousands of young people a chance to work their way through college by serving their communities in national service.

The last thing I want to say is we are also, between now and Thanksgiving, determined to do something that gives communities a chance to fight crime more, with more police officers on the street, with alternatives for correction, and by passing the Brady bill. To make the political system work better, this Congress has before it today a campaign finance reform bill, a bill to limit the influence of lobbyists, a bill to require Congress to live under the same laws that it requires private employers to live under, and a bill to give the President the power to make specific line-item vetoes in unnecessary spending. All of those are before the Congress today.

But there is no issue which combines all three of these things like health care. Health care is important to the economy. Why? Because we're spending 40 percent more of our income than any other nation on health care; we're getting less for it. That means if you want our cars to sell at home and overseas, they're having to pay a nickel on the dollar more than the Germans and the Japanese are for health care for every dollar in every automobile. It's important to our economy that we do something to stop health care costs from going up at 3 times the rate of inflation.

It's important to our social fabric. Why? Because how can you tell America's families that

they ought to get a good education and they ought to be willing to be retrained all through their lives and they ought to play by the rules, when they know if one bad thing happens to them they'll have to go home at night and look at their children, and they won't even be able to provide health care. How can we hold this country together?

And it is important for making the political system work. Why? Because there will never be an issue, never, at least in my tenure, where so many special interests have so much to gain or lose based on the decisions made by Congress.

You know, my wife had a little argument with the Health Insurance Association about a television ad they're running. So they're going to come out, they're going to run another ad and tell you they've got a better idea, except we're all still waiting for it.

Let me tell you what the issue is. You need to know what's behind those ads. This is the only country in the world that has 1,500 separate companies writing thousands and thousands and thousands of different policies designed to divide people up into smaller and smaller and smaller groups, so that some of you are in insurance groups so small that 40 percent of your premium goes to overhead, profit, and administrative costs. It is because of that that hospital after hospital after hospital tells us that their doctors, their nurses, their administrators are spending millions of dollars a year in time filling out unnecessary forms because people have to keep up with all these insurance policies.

It is because of that that a doctor I grew up with told me the other day that it was bad enough that he and his partner in a two-doctor firm—clinic—had to hire a lot of people to do administrative work. He now had to hire one woman to do nothing but stay on the phone all day to call these hundreds of different insurance companies, to pound on them to pay what they already owed. You pay for that when they hire somebody else to do that. That is what is going on here.

Now, look, there are a lot of good people who do this work. They're entitled to work, too. But you've got to make up your mind. Do you want to spend one dime on every dollar for health care when we're already spending 14.5 percent of our income—no other nation over a dime, 10 percent of their income; Germany and Japan at 9 percent of their income—do

you want to keep paying 10 cents on every dollar to pay for profit and paperwork and bureaucracy that no other people anywhere in the world pay, money that could go to cover the uninsured, money that could go to give primary and preventive care, money that could go to give mammograms to women, to give cholesterol tests to men, to give dental help to children, to give drugs to the elderly who are above the poverty line but still don't have enough money to pay their drug bill?

To me it is an easy answer. But you need to know what is fueling those television ads you see from a lot of these special interest groups. There's a lot of money in this health care system that doesn't have a rip to do with your health care. And we want to develop it in a way that can be devoted to your health care.

They say, "What are you going to do when the money runs out?" You know, our plan proposes to raise public spending at twice the rate of inflation for the next 5 years instead of 3 times the rate of inflation. Nobody's cutting anything. We are going to have to have some discipline in this system like every other system we have. You are not going to run out of health care, but we are going to limit the extent to which you can be gouged in a system over which you now have no control. I think that is what you want. We have to have some discipline in this system, as in every other system of our life. If we need discipline for our kids in the schools, discipline on our streets, and enforcement of the law, we ought to have discipline in how our health care system operates. It shouldn't be able to run crazy.

So I say to you, my fellow Americans, under this plan no insurance company can take away your coverage. There is a limit to how much it can increase. What we are trying to do over the long run is to bring ourselves into a position where we increase health care costs at the rate of inflation plus the rate of population growth, utilization of the system every year.

There will have to be special provisions, as we make them, for new technologies, for medical research, for all those things that give us the best health care in the world to the people who can access it. But I tell you, we did not put this plan together without talking to literally hundreds of doctors and nurses and other health care providers. We heard them. They are screaming, literally screaming, for relief from the over complicated, burdensome, bureaucratic pa-

perwork decisions that are driving the costs of this system through the roof.

And I ask you to remember that when you hear the million-dollar campaign ads of those who are going to tell you that we cannot have health security and comprehensive benefits for all at a price that will not break the American economy. I refuse to believe we can't do something everybody else has done. I think America can still do things that no one else has done. We can certainly do things that everybody else has done.

Let me say a special word about senior citizens. Our plan does not change Medicare at all. It preserves the benefits of Medicare and the integrity of the system. But our plan does cover prescription medicine for the elderly as well as for the nonelderly.

Now, let me tell you why that's important. If you look at the United States as compared with Germany, for example—two countries that have great pharmaceutical systems—we don't use as many prescription drugs as the Germans do. Why? Because they're not covered in our health care plans. Because they're not covered for elderly people on Medicare who aren't on Medicaid. What does that mean? It means people don't get the medicine they need. Eventually, they get sicker. They go to the hospital, and it costs more money. It is very important for the elderly, also important for a lot of these young people who might have asthma or some other condition that would require medication. Our plan covers it, and I think America should have it.

Under this plan we also move to cover long-term care for elderly people who aren't in nurs-

ing homes. This is a big deal, folks. The fastest growing group of Americans are people over 80. And more and more of our elderly people are going to need some help but want to maintain as much independence as possible. Our plan, over a period of time, as we can afford it, gives our older citizens the chance to maintain that independence. Nobody else does it. That's another good reason to support it, and I hope you will.

Finally, let me say to the students here, you will be more affected by this than any of the rest of us. You will live your whole life in an American economy hurtling toward the 21st century that will or won't escape economic stagnation, that will or won't bring us together as a family again and promote the values that made this community great, that will or won't have a political system that works through problems instead of just talks about them. The test of that, in large measure, will be this.

I say, this may not be perfect, but it is the only comprehensive plan that gives security to all Americans. It is the only one. I challenge the others to come forward with their ideas, send you their books, stand on their ideas. And I urge all of you to read this, ask the questions, and push ahead. America needs it. The next generation needs it. And you need it right here in this wonderful town.

Thank you, and God bless you all.

NOTE: The President spoke at 2:21 p.m. in the gymnasium at Ambridge Area High School. In his remarks, he referred to Mayor Walter Panek of Ambridge and Samuel A. DePaul, superintendent of schools, Ambridge Area School District.

## Remarks on the California Fires *November 3, 1993*

Good evening. For just a few moments, I want to speak to you good people in southern California who are enduring in an agonizing tragedy with the spread of the wildfires. Whenever natural disasters like this strike one region of our Nation, all the rest of us try to pull together as one community, a family, to help those in need. That's what Americans do. And that's why the prayers and good wishes of all

the citizens of our Nation are with the people of California. We're facing those fires together.

This has to be a terrifying experience for children awakened at night by their parents and carried away from their homes before they're lost; for property owners, some of whom have faced down a wall of fire with nothing more than a garden hose in their hands and a prayer in their hearts; and especially, for the gallant,